

Certificate Number: 03621-PAE-DE-039705685

Bankruptcy Case Number: 20-14177



03621-PAE-DE-039705685

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 28, 2025, at 7:53 o'clock AM EDT, Caroline Flannery completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 28, 2025 By: /s/Barbara Molina

Name: Barbara Molina

Title: Credit Counselor